

Form 132 – 13sum

UNITED STATES BANKRUPTCY COURT

District of New Jersey
401 Market Street
Camden, NJ 08102

Case No.: 19-25219-ABA
Chapter: 13
Judge: Andrew B. Altenburg Jr.

In Re: Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Mark A Downing	Nadine A Downing
dba Downing Trucking	960 Mars Place
960 Mars Place	Vineland, NJ 08360
Vineland, NJ 08360	

Social Security No.:

xxx-xx-5773 xxx-xx-2183

Employer's Tax I.D. No.:

NOTICE OF HEARING ON CONFIRMATION OF PLAN

Date: 11/30/22
Time: 09:00 AM
Location:

An objection to confirmation of the plan, including any motions referenced therein to avoid judicial liens under 11 USC section 522(f) and/or to avoid liens and reclassify claims in whole or in part, shall be filed and served seven days before confirmation. Filing a motion for relief from the automatic stay will not be considered an objection to the confirmation.

If, at the confirmation hearing, it is determined that the debtor's plan is not confirmable, the case may be dismissed or converted.

A copy of the Plan will follow this notice.

Dated: October 24, 2022
JAN:

Jeanne Naughton
Clerk, U. S. Bankruptcy Court

In re:
Mark A Downing
Nadine A Downing
Debtors

Case No. 19-25219-ABA
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-1
Date Rcvd: Oct 24, 2022

User: admin
Form ID: 132

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Total Noticed: 57

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 26, 2022:

Recip ID	Recipient Name and Address
db/jdb	+ Mark A Downing, Nadine A Downing, 960 Mars Place, Vineland, NJ 08360-2627
cr	State of New Jersey, Division of Taxation, PO Box 245, Trenton, NJ 08646-0245
518394123	+ City Of Vineland, 640 E Wood St, Tax Collector, Vineland, NJ 08360-3722
518394124	+ City Of Vineland, 640 E Wood St - Po Box 1508, Tax Office, Vineland, NJ 08362-1508
518394131	+ EZ Pass, PO Box 52002, Newark, NJ 07101-8202
518394133	Harley Davidson Credit Corp, Dept 15129, Palatine, IL 60055-5129
518476544	+ Harley-Davidson, 216 Haddon Avenue, Ste. 406, Westmont, NJ 08108-2812
518394135	+ Inspira Health Network, 1505 W. Sherman Avenue, Vineland, NJ 08360-7059
518394140	+ J&D Furniture, 986 S Delsea Dr, Vineland, NJ 08360-4465
518486444	+ John R. Morton, Jr., Esquire, 110 Marter Avenue, Suite 301, Moorestown, NJ 08057-3124
518394142	NJ Housing & Mort Finance Agency, PO Box 18550, Trenton, NJ 08650-2085
518421026	STATE OF NEW JERSEY, DEPARTMENT OF THE TREASURY, DIVISION OF TAXATION, P.O. BOX 245, TRENTON, NJ 08695-0245
518394147	+ South Jersey Gas, Po Box 577, Attn: Mrs. DeMarco, Hammonton, NJ 08037-0577
518394148	+ South Jersey Health System, PO Box 3129, Secaucus, NJ 07096-3129
518394149	State Of New Jersey, PO Box 951, Dept Of Labor And Workforce Development, Trenton, NJ 08625-0951
518394150	+ State Of New Jersey, P.O. Box 445, Department Of Treasury, Trenton, NJ 08695-0445
518418492	+ State of New Jersey Department of Labor, P O BOX 951, Trenton NJ 08625-0951

TOTAL: 17

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Oct 24 2022 20:40:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpregion03.ne.ecf@usdoj.gov	Oct 24 2022 20:40:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
518394117	+ Email/Text: bankruptcynotices@aarons.com	Oct 24 2022 20:40:00	Aaron's, PO Box 102746, Atlanta, GA 30368-2746
518394118	+ Email/Text: bankruptcynotices@aarons.com	Oct 24 2022 20:40:00	Aaron's Sales And Leasing, 106 West Landis Ave Suite 7, Vineland, NJ 08360-8114
518394119	+ Email/PDF: ebn_ais@aisinfo.com	Oct 24 2022 20:38:42	American Infosource, PO Box 268941, Oklahoma City, OK 73126-8941
518394120	^ MEBN	Oct 24 2022 20:33:07	Apex Asset Management, 2501 Oregon Pike Ste 102, c/o Center for Diagnostic Imaging, Lancaster, PA 17601-4890
518394121	Email/Text: caineweiner@ebn.phinsolutions.com	Oct 24 2022 20:40:00	Caine & Weiner, PO Box 55848, c/o progressive insurance, Sherman Oaks, CA 91413
518406638	+ Email/Text: documentfiling@lciinc.com	Oct 24 2022 20:39:00	COMCAST, PO BOX 1931, Burlingame, CA

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			94011-1931
518406589	Email/Text: ebnnotifications@creditacceptance.com	Oct 24 2022 20:39:00	CREDIT ACCEPTANCE, 25505 WEST 12 MILE RD, SOUTHFIELD , MI 48034
518394125	Email/Text: documentfiling@lciinc.com	Oct 24 2022 20:39:00	Comcast, PO Box 3006, Southeastern, PA 19398-3006
518394127	+ Email/Text: ebnnotifications@creditacceptance.com	Oct 24 2022 20:39:00	Credit Acceptance, PO Box 5070, Southfield, MI 48086-5070
518406808	+ Email/Text: ebnnotifications@creditacceptance.com	Oct 24 2022 20:39:00	Credit Acceptance Corp., 25505 W 12 Mile Rd, Suite 3000, Southfield, MI 48034-8331
518394128	Email/PDF: creditonebknottifications@resurgent.com	Oct 24 2022 20:38:42	Credit One Bank, P.O. Box 98872, Las Vegas, NV 89193-8872
518394129	Email/Text: operationsclerk@easypayfinance.com	Oct 24 2022 20:39:00	Duvera Collections, 1910 Palomar Point Wayste 101, Carlsbad, CA 92008
518461811	Email/Text: operationsclerk@easypayfinance.com	Oct 24 2022 20:39:00	Duvera Financial, dba: Easy Pay Finance, PO Box 2549, Carlsbad CA 92018
518394130	Email/PDF: bncnotices@becket-lee.com	Oct 24 2022 20:39:10	Ecast Settlement Corp, PO Box 29262, New York, NY 10087-9262
518394132	+ Email/Text: bankruptcy.notices@hdfsi.com	Oct 24 2022 20:40:00	Harley Davidson Credit, 3850 Arrowhead Dr, Carson City, NV 89706-2016
518422375	+ Email/Text: HarleyDavidsonBKNotices@nationalbankruptcy.com	Oct 24 2022 20:39:00	Harley-Davidson Credit Corp., PO Box 9013, Addison, Texas 75001-9013
518394134	Email/Text: Bankruptcy@ICSystem.com	Oct 24 2022 20:40:00	IC Systems, Po Box 64378, c/o Advocare Family Medicine, Saint Paul, MN 55164
518394139	Email/Text: sbse.cio.bnc.mail@irs.gov	Oct 24 2022 20:40:00	IRS, PO Box 744, Springfield, NJ 07081-0744
518394122	Email/PDF: ais.chase.ebn@aisinfo.com	Oct 24 2022 20:38:30	Chase, PO Box 24696, Columbus, OH 43224
518506519	Email/PDF: ais.chase.ebn@aisinfo.com	Oct 24 2022 20:38:54	JPMC Specialty Mortgage LLC, f/k/a WM Specialty Mortgage LLC, Chase Records Center, Mail Code LA4-5555, 700 Kansas Lane, Monroe, LA 71203
518394141	+ Email/PDF: resurgentbknottifications@resurgent.com	Oct 24 2022 20:39:17	LVNV Funding LLC, PO Box 10584, Greenville, SC 29603-0584
518407565	Email/PDF: resurgentbknottifications@resurgent.com	Oct 24 2022 20:38:46	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
518889388	Email/Text: DL-NJEZPASS-Bankruptcies@conduent.com	Oct 24 2022 20:39:00	New Jersey Turnpike Authority, Mark Schneider Esq, 1 Turnpike Plaza, PO Box 5042, Woodbridge NJ 07095
518394143	+ Email/Text: EBN_Waco@Receivemorermp.com	Oct 24 2022 20:40:00	PMAB LLC, 4135 S Stream Blvd Ste, Charlotte, NC 28217-4636
518394144	Email/Text: Bankruptcy.Notices@pnc.com	Oct 24 2022 20:39:00	PNC Bank, 2730 Liberty Ave, Pittsburgh, PA 15222
518394145	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Oct 24 2022 20:39:00	Portfolio Recovery Associates, LLC, PO Box 12914, Norfolk, VA 23541
518491789	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Oct 24 2022 20:39:01	Portfolio Recovery Associates, LLC, c/o Care Credit, POB 41067, Norfolk VA 23541
518394146	Email/Text: bnc-quantum@quantum3group.com	Oct 24 2022 20:40:00	Quantum 3 Group, C/O Sandino Funding LLC., PO Box 788, Kirkland, WA 98083-0788
518403755	Email/Text: bnc-quantum@quantum3group.com	Oct 24 2022 20:40:00	Quantum3 Group LLC as agent for, MOMA Trust LLC, PO Box 788, Kirkland, WA 98083-0788
518394151	Email/PDF: gecsedl@recoverycorp.com	Oct 24 2022 20:38:41	Synch/Care Credit, Po Box 965036, Orlando, FL 32896-5036
518394152	Email/PDF: gecsedl@recoverycorp.com		

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		Oct 24 2022 20:39:10	Synco/Wal-Mart, Po Box 956024, Orlando, FL 32896-5024
518395736	+ Email/PDF: gecsed@recoverycorp.com	Oct 24 2022 20:39:10	Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
518497620	+ Email/PDF: ebn_ais@aisinfo.com	Oct 24 2022 20:39:13	Verizon, by American InfoSource as agent, 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
518394153	+ Email/Text: wfmelectronicbankruptcynotifications@verizonwireless.com	Oct 24 2022 20:39:00	Verizon, 500 Technology Dr Ste 300, Weldon Spring, MO 63304-2225
518394154	+ Email/PDF: ais.wellsfargo.ebn@aisinfo.com	Oct 24 2022 20:39:10	Wells Fargo Bank, P.O. Box 14517, Des Moines, IA 50306-3517
518430776	+ Email/PDF: ais.wellsfargo.ebn@aisinfo.com	Oct 24 2022 20:38:58	Wells Fargo Bank N.A., d/b/a Wells Fargo Auto, PO Box 130000, Raleigh NC 27605-1000
518394155	+ Email/PDF: ais.wellsfargo.ebn@aisinfo.com	Oct 24 2022 20:38:58	Wells Fargo Dealer Services, Po Box 1697, Winterville, NC 28590-1697
518394126	Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Oct 24 2022 20:40:00	comenitycapital/boscovs, PO Box 182120, Columbus, OH 43218-2120
TOTAL: 40			

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr	*P++	CREDIT ACCEPTANCE CORPORATION, 25505 WEST 12 MILE ROAD, SOUTHFIELD MI 48034-8316, address filed with court., Credit Acceptance Corporation, 25505 West 12 Mile Road, Southfield, MI 48034
518394138	*	Internal Revenue Service, P.O. Box 744, Special Procedure Branch, Springfield, NJ 07081
518394136	*+	Internal Revenue Service, PO Box 7346, Philadelphia, PA 19101-7346
518394137	*	Internal Revenue Service, Po Box 725 Special Procedures Fuction, Springfield, NJ 07081

TOTAL: 0 Undeliverable, 4 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Oct 26, 2022

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 24, 2022 at the address(es) listed below:

Name	Email Address
Denise E. Carlon	on behalf of Creditor Harley-Davidson dcarlon@kmlawgroup.com bkgroup@kmlawgroup.com
Isabel C. Balboa	ecfmail@standingtrustee.com summarymail@standingtrustee.com
Isabel C. Balboa	

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on behalf of Trustee Isabel C. Balboa ecfmail@standingtrustee.com summarymail@standingtrustee.com

John R. Morton, Jr.

on behalf of Creditor Credit Acceptance Corporation ecfmail@mortoncraig.com mortoncraigecf@gmail.com

Melissa N. Licker

on behalf of Creditor JPMC Specialty Mortgage LLC f/k/a WM Specialty Mortgage LLC mlicker@hillwallack.com
HWBKnewyork@ecf.courtdrive.com

Phillip Andrew Raymond

on behalf of Creditor Chase Mortgage Holdings Inc. s/b/m to JPMC Specialty Mortgage LLC phillip.raymond@mccalla.com,
mccallaecf@ecf.courtdrive.com

Phillip Andrew Raymond

on behalf of Creditor JPMC Specialty Mortgage LLC f/k/a WM Specialty Mortgage LLC phillip.raymond@mccalla.com
mccallaecf@ecf.courtdrive.com

Seymour Wasserstrum

on behalf of Debtor Mark A Downing mylawyer7@aol.com ecf@seymourlaw.net;r47769@notify.bestcase.com

Seymour Wasserstrum

on behalf of Joint Debtor Nadine A Downing mylawyer7@aol.com ecf@seymourlaw.net;r47769@notify.bestcase.com

U.S. Trustee

USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 10